

Other Sources of Funding

Sources of funding are changing all the time and therefore the information below should not be treated as comprehensive. It is intended as a starting point to help you in your search for funding for your project or organisation.

General Funding Advice

Locality

Locality is the leading nationwide network for community-led organisations. Locality has created a website www.mycommunityrights.org.uk which gives you info and advice about all four Community Rights (Community Right to Bid, Community Right to Challenge, Community Right to Build, Neighbourhood Planning). It offers a one-to-one advice service to help you use the new rights and apply for funding. You can call the general enquiries line 0300 020 1864, Mon-Fri 9.30am - 12.30pm or complete the webform by clicking on the link below.

- <http://mycommunityrights.org.uk/advice-service/>

National Association for Voluntary and Action (NAVCA)

National Association for Voluntary and Community Action support local voluntary and community action. They provide information and advice for its members on building organisational capacity and performance and delivering high quality services to support local voluntary and community action.

- <http://www.navca.org.uk/>

National Council for Voluntary Organisations (NCVO)

National Council for Voluntary Organisations support both national and local groups. They provide training, consultancy and resources that encourage and enable voluntary and community organisations to develop and implement a sustainable income strategy.

- <http://www.ncvo.org.uk/practical-support/funding>

Social Enterprise UK

Social Enterprise UK conduct research, providing information and tools, sharing knowledge, awareness raising and campaigning to create a business environment for social enterprises to thrive.

- <http://www.socialenterprise.org.uk/>

UnLtd

UnLtd is a charitable organisation set up to promote social entrepreneurship; it supports and develops the role of social entrepreneurs by providing resources and tools.

- <https://unltd.org.uk/>

Search Engines

Funding Central search engine for grants

There are many sources of grant funding, and new initiatives are launched all the time by national bodies such as the BIG Lottery Fund as well as various trusts and foundations. It can be very time consuming to keep a track of all of the various grant opportunities, so we recommend that you use an internet-based tool to take the strain out of your search. This free website will help you search under particular themes. It will also keep you up to date with new opportunities tailored to your needs:

- <http://www.fundingcentral.org.uk/>

Association of Charitable Foundations (ACF)

The Association of Charitable Foundations is primarily an information and support organisation for grant-making trusts and foundations in the UK. It does not make grants itself but it represents the interests of its members by promoting good practice in grant-making and the effectiveness of trusts and foundations. Other activities include providing framework for sharing experiences and good practice, research, policy and influencing work, but also venture philanthropy and social investment.

- <http://www.acf.org.uk/>

Directory for Social Change

The Directory for Social Change produce several pay to register search engines which provides access to a wide range of funders including trusts, government funds, company giving and grants for individuals. Please find the links to these sources below.

- www.trustfunding.org.uk
- www.governmentfunding.org.uk
- www.companygiving.org.uk
- www.grantsforindividuals.org.uk

Funding information

Funding Information is an online pay-to-register website with a database of grants, contracts and loans from charitable trusts and foundations, Government, National Lottery, Europe and companies. Funding is available to social enterprises; charities; voluntary and community organisations; social businesses; cooperatives/mutuals; un-constituted community groups.

- <http://www.fundinginformation.org/>

Grants Online

Grants Online is a comprehensive funding information service. It provides information on grant funding opportunities from the European Union, UK Government Agencies, the Lottery as well as Grant making Trusts and Foundations. This site operates on a subscription basis.

- <http://www.grantsonline.org.uk/>

J4bgrants

j4bgrants is a free-to-register website with a database of European, UK Government and other sources of grant funding. The site is available to social enterprises; charities; voluntary and community organisations; social businesses; cooperatives/mutuals; unconstituted community groups

- www.j4bgrants.co.uk

Funding for organisations available through Big Lottery Fund

Big Lottery Fund provides grants to organisations ranging from small local organisations to national charities. They make available information to identify the most suitable funding programme for different types of projects. The latest grant funding programme they have recently launched is Power to Change - a new initiative which will invest up to £150 million to support the development of sustainable community-led enterprises across England. It will be delivered by an independent Trust to be established later this year (2014).

- <http://www.biglotteryfund.org.uk/>

Here are a few of their programmes that might be relevant to your project:

Big Lottery Fund Awards for All

Awards for All gives groups a quick and easy way to get small Lottery grants of between £300 and £10,000. They want to fund projects which address the issues, needs and aspirations of local communities and people. They will fund a wide range of community projects aimed at developing skills, improving health, revitalising the local environment and enabling people to become more active citizens. They aim to improve local communities and the lives of people most in need:

- http://www.biglotteryfund.org.uk/prog_a4a_eng

Big Assist Programme

The Big Assist Programme is for voluntary sector infrastructure organisations in England. This is a partnership between the Big Lottery Fund and NCVO. If you are an infrastructure organisation looking to meet the changing environment and seeking to adapt the way you operate, this could help you. BIG Assist is a programme putting you at the forefront of change, enabling you to reflect your organisational needs through an online diagnostic; providing you with direct support to successfully implement change; and providing you with online and offline opportunities to learn and network with other infrastructure organisations to support you in your development.

- <http://www.bigassist.org.uk/>

BIG Lottery Fund Reaching Communities (particularly for deprived areas)

Reaching Communities funding is for projects that help people and communities most in need. Grants are available from £10,000 upwards and funding can last for up to 5 years. They can fund salaries, running costs and can contribute towards core costs and equipment.

- http://www.biglotteryfund.org.uk/prog_reaching_communities?tab=3&

Additional funds are available for land, buildings or refurbishment capital costs in the most deprived areas of England.

Big Potential

Big Potential, a BIG Lottery Fund grant fund, will deliver approximately £10m of grant funding over 3 years to eligible VCSE organisations with the aim of improving the sustainability, capacity and scale of voluntary, community and social enterprise (VCSE) organisations in order that they may deliver greater social impact. The programme aims to raise awareness of the social investment market and support VCSEs who want to prepare themselves for social investment. Eligible VCSE organisations will be able to access specialist one to one support from the Big Potential programme partners before making an application for grants between £20,000 and £75,000 to undertake more in-depth investment readiness work with one of Big Potential's approved providers.

The programme is designed to complement a range of other initiatives including the Cabinet Office's [Investment and Contract Readiness Fund](#).

Please visit <http://www.bigpotential.org.uk/> for more information and also <http://www.bigpotential.org.uk/resource/social-investment-guide>

Heritage Lottery Fund

For heritage building projects, investigate the Heritage Lottery Fund. The Heritage Lottery Fund provides grants to help sustain the country's heritage - from museums and historic places to archaeology, natural environment and cultural traditions:

- http://www.hlf.org.uk/HowToApply/programmes/Pages/heritage_enterprise.aspx

Further information on heritage buildings is available from Locality.

For information about other sources of funding for heritage buildings please visit the Funds for Historic Buildings website;

- <http://www.ffhb.org.uk/>

Sports England

Sports England focuses investment on organisations and projects that will grow and sustain participation in grassroots sports, create opportunities for young people to excel in sport and support local authorities to unlock local funding. For further information please click on the link below.

- <https://www.sportengland.org/funding/>

Arts Council

The Arts Council England is the national development agency for the arts in England, distributing public money from the Government and the National Lottery. For further information please click on the link below.

- <http://www.artscouncil.org.uk/funding/>

For further information about Big Lottery Funding please see the lottery funding finder by clicking on the link below.

<http://www.lotterygoodcauses.org.uk/funding-finder>

Other possible funders & further funding information

Action with Communities in Rural England

Action with Communities in Rural England is the national voice for the 38 rural community councils who make up the country's largest rural network. Together, they reach 50,000 grassroots organisations in 11,000 rural communities. Please see their funding page for potential funding options for rural communities.

- <http://www.acre.org.uk/our-work/funding-partners>

Please note that ACRE have a Village Hall Advice Service which may well help you:

- <http://www.acre.org.uk/our-work/community-assets/village-hall-information-service>

Allia

Allia is a charity that supports social venture organisations. They provide business support, work space and finance solutions to help social ventures start up and grow.

Access to funding is limited to charities UK-wide. Business support is available for social enterprises, voluntary and community organisations in the East of England.

- <https://allia.org.uk/>

Biffawards

Biffawards helps to build communities by supporting projects that will be of lasting environmental benefit, increase or maintain biodiversity, improve quality of life and foster vibrant communities. They provide grants that provide and improve public amenities for communities within 10 miles of a Biffa operation.

- <http://www.biffa-award.org/>

CAN Invest

CAN provides finance; business advice and support; investment readiness advice and support. Support is available to social enterprises; charities; cooperatives/mutuals. CAN provide grants from £25,000- 200,00 for working capital; development capital

- <http://can-invest.org.uk/>

Church and Community Fund

The Church and Community Fund makes available grants for projects which are in line with furthering the Church of England. Priority is given to those projects located in the poorest areas which demonstrate community partnership working and has the support of their diocese.

- <http://www.ccfund.org.uk/>

The Coalfield Regeneration Trust

The Coalfield Regeneration Trust is dedicated to improving the quality of life in Britain's former mining communities. They lead the way in coalfield regeneration and aim to fund projects that are seeking to tackle a number of issues including geographical isolation, exclusion from services, as well as encouraging learning and personal development for all ages for those located in coalfield areas.

- <http://www.coalfields-regen.org.uk/>

Community First

Community First is an £80million government-funded initiative that will run for four years, until March 2015. The programme will help communities come together to identify their strengths and local priorities in order to plan for their future and become more resilient.

- <http://www.cdf.org.uk/content/funding-programmes/community-first>

Councils for Voluntary Services

Your local council for voluntary services would also be a good place to start in terms of understanding what opportunities there may be locally. You can find out where your nearest local support and development organisation is from NAVCA (National Association for Voluntary and Community Action):

- <http://www.navca.org.uk/directory>

Community Development Foundation

The Community Development Foundation (CDF) is a charity and social enterprise that is passionate about helping communities. We aim to achieve our vision of an inclusive and just society through our mission to empower people to influence decisions that affect their lives. We are experts in using community development to strengthen local voices, improve people's lives and create better places to live. With a breadth of expertise in programme and project development, research, evaluation and communications, we support grassroots social action and promote a better

understanding of the benefits of local responses. They manage funding programmes - supporting groups right from application through to delivery - to ensure community projects can be delivered and community groups sustained. Please see their website for more information

- <http://cdf.org.uk/content/funding-programmes>

Community Foundations

With more than £224m in endowed funds and providing about £70m in grants a year, community foundations are one of the UK's biggest non-statutory community grant-makers. Community foundations manage funds donated by both individuals and organisations. You can find your nearest community foundation through the Community Foundation Network website:

- http://www.communityfoundations.org.uk/community_foundations/map

Community Membership Foundation

Community grants are awarded to communities, voluntary and self help groups, for projects that carry out positive work in the community and provide a long-term benefit to the community.

- <http://www.co-operative.coop/membership/local-communities/community-fund/>

Department of Energy & Climate Change

The Department of Energy & Climate Change (DECC) works to make sure the UK has secure, clean, affordable energy supplies and promote international action to mitigate climate change. Please click on the link below to take you to a guide for local groups who are interested in setting up community energy projects.

- <https://www.gov.uk/community-energy>

Esmée Fairbairn Foundation

The Esmée Fairbairn Foundation is one of the largest independent grant-making foundations in the UK. Their aim is to improve the quality of life for people and communities in the UK both now and in the future. They do this by supporting organisations that do charitable work in the arts, education and learning, the environment and social change.

- <http://www.esmeefairbairn.org.uk>

Entrust

Entrust regulates the Landfill Communities Fund (LCF) on behalf of HM Revenue & Customs. As the regulator ENTRUST do not fund any work themselves. The LCF is a Government scheme to provide funding for community or environmental projects in the vicinity of landfill sites.

- <http://www.entrust.org.uk/>

Ernst Trust

The Ernst Trust gives grants to registered charities, schools and not for profit organisations wishing to encourage young people's interest in the country, the environment, the arts, or aiming to raise levels of literacy and numeracy.

- <http://ernestcooktrust.org.uk/>

Football Foundation

The Football Foundation provides grants and funding, to deliver programmes for new and improved community sports facilities in towns and cities across the country.

The foundation also funds projects that increase participation in football and other sports and address key issues such as social inclusion, health, education and equalities.

- <http://www.footballfoundation.org.uk>

Forestry Commission

The Forestry Commission run the English Woodland Grant Scheme (EWGS) which provides grant support to create new woodland and carry out sustainable woodland management, particularly where it protects and enhances the woodland's environmental or social value.

- <http://www.forestry.gov.uk/ewgs>

Hilton in the Community

Hilton in the Community Foundation focuses on children and young people, the foundation works to improve the quality of education and the provision of health care to relieve suffering and equip individuals. Through targeted grant allocation the foundation supports the smaller charities that might otherwise be overlooked.

- www.hilton-foundation.org.uk

Nesta

Nesta runs a number of funding programmes to include the Nesta Impact Investments. A £25 million fund investing in life-changing innovations that help tackle the major challenges faced by older people, children and communities in the UK - See more at:

- <http://www.nesta.org.uk/get-funding>

Lloyds Bank Foundation - grants for projects involving disadvantaged people

2 new funding programmes invest in charities supporting people to break out of disadvantage at critical points in their lives, and promote practical approaches to lasting change e.g. ex-offenders, people with learning difficulties, young people who have been in care, addicts, homeless people etc. Support will be adapted to the needs of small and medium sized charities (income between £25,000 and £1 million) that are committed to delivering work which breaks or prevents cycles of disadvantage. These are revenue grants covering core costs but not capital funding:

- INVEST - A flexible, long term core funding programme for organisations delivering clear, targeted outcomes for disadvantaged people (Grants up to £25k per annum and up to six years);
- ENABLE - A smaller and shorter grants programme for organisations that have identified clear development needs (Grants up to a total of £15k over two years);
- www.lloydsbankfoundation.org.uk

Rural Community Councils

You may wish to contact your local rural community council. They can direct you to alternative sources of funding. You can find your local rural community council at:

- <http://www.acre.org.uk/Resources/useful-links/useful-links-rcan>

Rural Community Energy Fund

The Rural Community Energy Fund (RCEF) is a £15 million programme, jointly funded by the Department for Environment, Food and Rural Affairs (Defra) and the Department of Energy & Climate Change (DECC). It supports rural communities in England to develop renewable energy projects which provide economic and social benefits to the community. For further information please click on the link below.

- <http://www.wrap.org.uk/content/rural-community-energy-fund>

SITA Trust

The SITA Trust supports community and environmental improvement projects through the Landfill Community Fund.

- <http://www.sitatrust.org.uk>

Social Investment Business

The Social Investment Business raises and connects capital to achieve the maximum possible social impact in the UK. They work to provide simple finance for extraordinary charities and social enterprises in the form of loans, grants and other investment products. Please click on the link below to see a list of all of their funds.

- <http://www.sibgroup.org.uk/our-funds/>

The Tudor Trust

The Tudor Trust is an independent grant making trust supporting both voluntary and community groups working in the UK. They support smaller, community-led organisations which work directly with people who are at the margins of society.

- <http://tudortrust.org.uk/>

Veolia Environmental Trust

The Veolia Trust supports a wide range of community and environmental projects throughout the UK. The Trust funds projects that come under specific categories of the Landfill Communities Fund.

- www.veoliatrust.org

Grants for other parts of the UK

The Community Rights (and Social Investment Business funding) do not apply outside England. The Lottery applies across the UK, so there are always grant opportunities, and the devolved governments have their own powers and launch occasional programmes - but there's no equivalent to community rights in England. We recommend that you get in touch with your respective Development Trusts Association as they are closer to the context than us:

- Scotland: <http://www.dtascot.org.uk/>
- Wales: <http://www.dtawales.org.uk/>
- Northern Ireland: <http://dtni.org.uk/>

Social Finance

There is a range of advice, grants and support available for social and community enterprises for start up and development. Grants, gifts and donations are the best because they are not repayable. However most successful community enterprises tend to blend grants, loans and equity.

Regarding loans, ie: debt finance, it comes in a variety of forms, and its 'cost' will depend on whether the loan is secured/unsecured, the repayment period, fixed/variable rates, arrangement fees, penalties, etc. Sources of loan finance include high street retail banks, some of whom have specialist teams dedicated to the sector, eg: RBS Nat West

- <http://www.rbs.co.uk/corporate/banking/g2/expert-industry-teams/notprofit.ashx#tabs=section1>

It may also be worth joining networks like:

- <http://www.theguardian.com/social-enterprise-network>

Source of advice and funding for business development

General business development support for things such as training and business start up may be available from:

- <http://www.businesslink.gov.uk/bdotg/action/home>
- <http://www.socialenterprise.org.uk/>

Start-up funding

New social enterprises often face difficulties raising capital finance. Social enterprises are just like any other business, they need to raise capital as pre-starts, when they start-up and when they grow.

Apart from using your own money, (or friends and family), you'll need to look at all the alternatives from banks, grants, loans, 'business angles', and other potential investment routes. It won't be quick or easy, (unless you're very fortunate!), but if you've got an 'investable' idea, you will find someone eventually who will take a financial interest.

A good place to start your research is the Government's Business Link service:

- <http://www.businesslink.gov.uk/bdotg/action/layer?r.i=1083154049&r.l1=1073858790&r.l2=1084705429&r.l3=1087443481&r.l4=1074441426&r.s=m&r.t=BLTTOOL&topicId=1084705429>

Also, Social Enterprise London will probably have a good idea of the funding scene in London:

- <http://www.sel.org.uk/funding-and-finance/>

Social Finance Loan & Investment

Social Finance provides a range of financial advisory services to assist in building the social investment market.

- <http://socialfinance.org.uk/>

Visit <http://www.cdfa.org.uk/membership/our-members> for the full list of CDFIs including local and sub-regional ones.

Big Society Capital

Big Society Capital is an independent financial institution with a social mission, set up to help grow the social investment market. They have a list of funding/investment opportunities on their website for frontline charities or social enterprises looking for investment. Please click on the link below:

- <http://www.bigsocietycapital.com/open-funds>

Community Development Finance Association (CDFA)

This is an umbrella body and they are the voice for providers of fair and affordable finance. Their role is to cultivate a thriving community finance industry. We represent and support a strong national network of CDFIs. They lend to people, businesses and social enterprises across the UK, supporting local jobs, families and economies.

- <http://www.cdfa.org.uk/>

Community Development Finance Institutions - loans for social enterprises

As mentioned above CDFA is the umbrella body but there are a number of government-backed Community Development Finance Institutions (CDFIs), who provide finance to qualifying social enterprises. The vast majority of these are local and sub-regional, although there are a number of larger CDFIs that operate regionally and nationally. To find your nearest CDFI please click on the link below.

- <http://www.findingfinance.org.uk/my-nearest-cdfi/>

Triodos

Triodos is a bank which aims to make money work for positive, social, environment and cultural change supporting a range of organisations.

- <http://www.triodos.co.uk/en/personal/>

Community shares (equity finance)

This is the term given to shares issues by co-operative and community benefit societies. This legislation defines a unique form of share capital called withdraw-able shares. Community Shares is a form of equity finance. Equity finance in community benefit societies differs from ordinary share capital in private capital in the following ways:

- Dividend caps - there are limits on returns paid to investors
- Asset locks - there are limits on distribution of any residual assets
- Voting rights - IPSs employ democratic principles of one person, one vote, regardless of size of shareholding
- Limits on size of shareholding - there is an upper ceiling of £100k per person for withdraw-able shares.

Community investment is a way of raising money from communities through the sale of withdrawable shares in order to finance enterprises serving a community purpose. For more information see the Community Shares Unit website:

- <http://www.communityshares.org.uk/>

They won't give you any money but you will find lots of practical resources and advice on how to prepare for and launch a community share issue, along with case studies from across the UK.

The Community Shares Fund has recently been set up specifically to support community-owned enterprises seeking to raise investment through a community share issue. For more detail see:

- <http://www.communitysharesfund.coop/how-we-can-help.html>

Microgenius

Microgenius is an online crowdfunding platform specialising in enterprises that are raising finance through community shares. Free support is on offer to help with business plans and developing share offer documents.

- <http://www.microgenius.org.uk/>

Crowdfunding*

In recent years crowdfunding has become an increasingly popular way of funding projects. Typically achieved via online platforms, crowdfunding involves asking for small monetary contributions from a large number of people to fund projects or initiatives. A profile or website is set up, and then using networks such as social media, friends, family and colleagues, money is raised to a set target.

There are three types of crowdfunding:

Reward-based crowdfunding

A business or entrepreneur pre-sells a product or a service to launch a business concept without incurring any debt or sacrificing any shares or equity. Projects that are launched for contributions would compensate their investors with some like a t-shirt, experience, or product of what they are creating as a thank you. Reward-based crowdfunding is the most prolific of form of crowdfunding, with platforms such as Kickstarter and Indiegogo being a quick and easy platform to start a new crowdfunded project. A famous example of a successful crowdfunded project is the [Pebble watch](#).

Equity-based crowdfunding

Equity-based crowdfunding is where the monetary exchange is for company equity or ownership, not goods and services. It is similar to buying and selling stock on the stock market, where you would own a small stake in the company. Equity-based crowdfunding comes with similar risks to the stock market to both your capital and your potential rewards.

Credit-based crowdfunding

Credit-based crowdfunding is also known as 'peer-to-peer lending' and is used on more of a personal level. It is essentially a loan at a reasonable rate funded by multiple investors. Rates depend on credit history, but you can generally get a better interest rate on a peer-to-peer loan than a traditional bank loan. Investors can also make a better return than a mutual fund or bond.

Crowdfunding platforms

Before you search through various crowdfunding platforms, we would suggest that you to might look at the NESTA website (www.crowdingin.com). This is a free website that will help you choose the right crowdfunding platform for your project. For more in-depth research you may want to use Crowdsurfer.com. This is a comparison Website dedicated to crowdfunding platforms. Please note here is a charge for this service but they are adding new information weekly.

- <https://www.crowdsurfer.com/info>

Crowdfunding platforms are growing and developing all the time, the list below are just some of those that exist.

Space hive www.spacehive.com (civic projects)
YIMBY www.weareyimby.com (neighbourhood projects)
Microgenius www.microgenius.org.uk (community shares)
Crowdcube www.crowdcube.com
Buzzbnk www.buzzbnk.org
People Fund It www.peoplefund.it
Crowdfunder www.crowdfunder.co.uk
5Bloom Venture Catalyst www.bloomvc.com
Zequus <http://www.zequus.com/>
Hubub <https://hubub.net/>
Sponsume www.sponsume.com
Bank to the Future <http://bflanding.banktothefuture.com/>
Funding Circle <https://www.fundingcircle.com>
We Fund <http://wefund.com/>
Seedrs <https://www.seedrs.com/>
Crowdcube <http://www.crowdcube.com/>
BloomVC <http://bloomvc.com/>
Abundance <https://www.abundancegeneration.com/>
Ethex <https://www.ethex.org.uk>
Trillion Fund <https://www.trillionfund.com/?gclid=CLT0jojYwMECFcsJwwodsnMA6A>
Kickstarter <https://www.kickstarter.com/>